

Know Your Health Care Rights: Patient's Bill of Rights Takes Effect September 23

On Thursday, September 23, the brand new Patient's Bill of Rights gives the American people the power to fight abusive and unethical business practices committed by health insurance companies. As part of the [Affordable Care Act](#), the Patient's Bill of Rights is yet another step to put American families back in charge of their health care.

Starting next week, families and patients will be protected from abuses by the Patient's Bill of Rights. Important new rights include:

- Prohibiting insurance companies from canceling a patient's health care coverage if they get sick;
- Protecting children with a chronic health condition or other pre-existing conditions from being denied coverage by insurance companies;
- Allowing young adults (to age 26) to join or stay on their parents' health insurance coverage;
- Eliminating the lifetime caps or limits on health care coverage;
- Phasing out restrictive annual caps or limits to health care coverage;
- Eliminating deductibles or co-payments for preventative health services and screenings;
- Ensuring every patients' right to choose their own doctor;
- Allowing access out-of-network emergency room care at in-network prices.

To learn more, click [here](#).

Small Businesses to Get Help After Republican Obstruction Is Defeated

Next week the U.S. House is expected to pass a long awaited bill to help small businesses in America. The U.S. Senate passed the *Small Business Jobs and Credit Act of 2010* on September 16th after months of obstruction and delays by Senate Republicans. Now headed to the House for action, the bill passed the Senate by a vote of 61 to 38 with all "no" votes coming from Republicans.

The bill aims to address tax burdens and business lending difficulties that many small businesses are still facing. Important provisions include:

Tax Relief -- The *Small Business Jobs and Credit Act of 2010* has zero taxes on capital gains from key small business investments; extends and expands small businesses' ability to immediately expense capital investments; extends 50 percent bonus depreciation; contains a new deduction of health care insurance costs for the self-employed; increases the deduction for

entrepreneurs' start-up expenses; and has a five-year carryback of general business credits.

Lending Increases -- This legislation also creates a new \$30 billion small business lending fund; establish a state small business credit initiative to strengthen state programs that support private-sector lending to small businesses; extends successful *Recovery Act* provisions raising Small Business Administration (SBA) loan guarantees and eliminating fees; and doubles the maximum size of most SBA loans.



Congresswoman McCollum speaks at the launch of the Newborn Coalition.

Congresswoman McCollum Welcomes Launch of Newborn Coalition

Earlier this week, Congresswoman McCollum joined Minnesota resident Ms. Annamarie Saarinen at the [launch of the Newborn Coalition](#) - a group of advocates dedicated to raising awareness of newborn health care needs. The Newborn Coalition will work with policymakers to incorporate existing technologies to improve outcomes for newborns via education, health care innovation, early detection and prevention, and rural health and telemedicine.

"We have the ability to reduce the infant mortality rate in this country. We have the technology, the know-how, and the expertise to fight the statistics," said Congresswoman McCollum. "Through groups, such as the Newborn Coalition, we can effectively tackle this problem that unnecessarily plagues far too many newborn babies and their families."

Social Security Informational Webinar

On Tuesday, September 21, the Social Security Administration will hold a webinar - Using www.socialsecurity.gov: Tips for People Who Receive Social Security. This online event will review tips for what Social Security recipients can do on www.socialsecurity.gov, including how to change personal information or replace a Medicare card. The webinar start at 1:00 p.m. CDT at www.socialsecurity.gov. To RSVP, click [here](#) .